

# 目录 Contents

中国支付清算协会成立大会

China Association of Payment & Clearing Association of



P8

财经要闻



## 推进农村支付环境建设

P10~31

### 特别关注

专题

#### 11 继续推进乡镇基础金融服务全覆盖

——访中国银行业监督管理委员会合作金融机构监管部主任姜丽明 姚存祥

#### 16 绿色服务在农家

崔艳红

#### 21 村镇银行激活农村金融市场

——中国民生银行董事会战略发展与投资管理委员会投资管理办公室主任沈建军访谈

杜娟

#### 25 创新金融服务 推进“三农”建设

——北京农村商业银行股份有限公司副行长于辉访谈

崔艳红

#### 30 加快步伐 造福“三农”

彭惠新

热点

#### 32 国务院规范商业预付卡管理

周少晨

### 业务管理

#### 34 山西省农行实施“村村通”工程调研

张晓红

#### 37 针对信用卡套现的监管难在哪里

崔素芳

### 发展策略

#### 40 “三精”策略助力业务快速发展

——中国工商银行股份有限公司牡丹卡中心总裁栾建胜访谈

周少晨

#### 42 浅析区域性中小银行信用卡积分服务困境及发展之道

宋怀民

#### 44 大力发展银行卡 有效降低货币综合成本

董峥

### 法律事务

#### 46 借用他人身份证开户的法律思考

陈福录

#### 48 浅析银联是否应受反垄断法规制

尚小琳

## 金融论坛

52 我国离岸金融业发展探究

王大贤

57 对都昌县农民专业合作社经济组织的调查与思考

梅建平

## 支付创新

62 农村地区非现金支付业务发展的机遇与挑战

张成

65 非现金支付离惠农还有多远

顾琏

67 “拉卡拉”业务模式启示

山林

## 精品视窗

69 积分宝贝：专注于区域性中小银行积分解决方案

70 金融 IC 卡迁移，握奇“智”在何处？

——北京握奇数据系统有限公司大中华区金融业务部总监陈杰访谈

杜娟

## 财富广场

收藏

74 品味银行卡

艾卡

理财

78 给孩子买保险“四不要”

黄宜平

80 如何储备子女教育金

高业伟

## 乐享时光

影评

84 《美少女特攻队》：通往自由的路

林檎

旅游

87 日本人的酒世界

杨柳

乐活

90 川东呷酒香

江南

随笔

92 探秘同业“亮点”背后的战略玄机

胡魁

## 行业资讯

94 旅游休闲主题信用卡“游秦卡”面市等

# CONTENTS

## Special Report

### Topic

- 11 Continue to promote full coverage of basic financial services in villages and towns
- 16 Green service in the farmhouse
- 21 Village banks activate rural financial market
- 25 Innovation in financial services to promote the construction of Sannong
- 30 Speed up the pace for benefiting Sannong

### Hot Point

- 32 The State Council regulates commercial prepaid card management

## Business Management

- 34 Project research on ABC implementing "Every Village Has" in Shanxi province
- 37 What are the difficulties to regulate the arbitrage of cash by credit card

## Development Strategy

- 40 Sanjing strategy helps the rapid development of business
- 42 Briefly analysis on service dilemma and its development path of credit card points in regional small and medium banks
- 44 Vigorously develop the bank card and effectively reduce the overall cost of currency

## Legal Affairs

- 46 Legal consideration on using others' ID card to apply for credit card
- 48 Analysis on whether the CUP should be regulated by Antimonopoly Law

## Finance Forum

- 52 Exploration on the development of offshore financial business in China
- 57 Investigation and consideration on the peasantry's specialized cooperative economic organizations in Duchang County

## Payment Innovation

- 62 Opportunities and challenges to the development of non-cash payment services in rural areas
- 65 How far is non-cash payment services from peasantry
- 67 Lacarra's business model implications

## Enterprise Exhibition

- 69 Integral baby: Focus on integral solutions of regional small and medium banks
- 70 Financial IC Card Migration: What is watchdata's wisdom

## Fortune Plaza

### Collections

- 74 A taste of bank card

### Money

- 78 Buy insurance for the children: Four things are excluded
- 80 How to reserve the children's education fee

## Leisure Time

### Movies

- 84 Sucker Punch: The road to freedom

### Tourism

- 87 Japanese wine world

### LOHAS

- 90 Sipping wine in eastern Sichuan

### Jottings

- 92 Discover the secret of the industry "bright spot" behind strategy mystery

## Industry News

- 94 "Youqin Card", which is a credit card on the subject of travel and leisure, is put on the market, etc.